

Zero - Based Budget Template

	Budget	Actual	
INCOME	Income Source 1	\$	\$
	Income Source 2	\$	\$
	Other Income	\$	\$
	Other Income	\$	\$
TOTAL \$		\$	

	Budget	Actual	
SET EXPENSES	Home Mortgage/Rent	\$	\$
	Homeowners Insurance	\$	\$
	Cell/Home Phone	\$	\$
	Electricity	\$	\$
	Gas/Oil/Propane	\$	\$
	Internet	\$	\$
	Television	\$	\$
	Subscriptions	\$	\$
	Trash	\$	\$
	Water/Sewer	\$	\$
	Car Insurance	\$	\$
	Health Insurance	\$	\$
	Life Insurance	\$	\$
	Giving	\$	\$
	Savings	\$	\$
	Retirement	\$	\$
	Other	\$	\$
	Other	\$	\$
	Other	\$	\$
	Other	\$	\$
TOTAL \$		\$	

	Budget	Actual	
DEBTS	Credit Card Payment 1	\$	\$
	Credit Card Payment 2	\$	\$
	Credit Card Payment 3	\$	\$
	Credit Card Payment 4	\$	\$
	Credit Card Payment 5	\$	\$
	Auto Loan/Lease 1	\$	\$
	Auto Loan/Lease 2	\$	\$
	Student Loan	\$	\$
	Other	\$	\$
	Other	\$	\$
TOTAL \$		\$	

DATE or MONTH

	Budget	Actual	
ADJUSTABLE EXPENSES	Groceries	\$	\$
	Gasoline	\$	\$
	Books/Magazines	\$	\$
	Child Care	\$	\$
	Clothing	\$	\$
	Eating Out	\$	\$
	Entertainment	\$	\$
	Gifts	\$	\$
	Healthcare/Prescriptions	\$	\$
	Home Décor	\$	\$
	Home Maintenance	\$	\$
	Job Expense	\$	\$
	Pet Supplies	\$	\$
	Recreation	\$	\$
	Toiletries	\$	\$
	Vacation	\$	\$
	Vehicle Maintenance	\$	\$
	Other	\$	\$
Other	\$	\$	
Other	\$	\$	
TOTAL \$		\$	

TOTAL MONTHLY INCOME

Budget	Actual
<input type="text"/>	<input type="text"/>

SUBTRACT

TOTAL MONTHLY EXPENSES

Budget	Actual
<input type="text"/>	<input type="text"/>

EQUALS

MONTHLY BALANCE

Budget	Actual
<input type="text"/>	<input type="text"/>